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In the claims:

1-12. (Canceled)

13. (Currently amended) An interactive bill-payment system for ~~enabling online management, viewing and payment on behalf of a user and treatment of itemized bills by~~ proxy over a data-packet-network, comprising:

a first server node connected to the network, the server node providing a service-access-point for accessing users;

a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation to data sources subscribed to by the user, data procurement, and data aggregation on behalf of the accessing users;

~~a plurality of server nodes connected to the network and accessible to the second server node, the server node functioning as data sources for the data procurement and aggregation; and~~

a bill-payment software interface installed on the first server node, the interface accessible to the accessing users connected to the data-packet-network ~~by respective remote computer nodes~~, characterized in that users accessing the first server node from the remote computer nodes interact with the bill payment interface for the purpose of viewing, managing and paying bills ~~and performing other treatments associated with listed bills, the payment and treatments of the listed bills performed by proxy using the functions of the first and second server nodes.~~

14. (Original) The interactive bill-payment system of claim 13, wherein the data-packet-network is the Internet network.

15. (Currently amended) The interactive bill-payment system of claim 14, wherein the first server node is a portal server providing a personalized interfaces ~~of the form of in hyper-~~

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~~text markup language~~ hypertext markup language interfaces.

16. (Currently amended) The interactive bill-payment system of claim 15, wherein the ~~plurality of server nodes host services accessible over the Internet and~~ data sources are subscribed to by the user requiring a username and password for access to user bill information subscribed to by the accessing users.

17. (Original) The interactive bill-payment system of claim 16, wherein the remote computer nodes are personal computers with accessibility to the Internet.

18. (Currently amended) The interactive bill-payment system of claim 16, wherein the remote computer nodes are cellular telephones with accessibility to the Internet.

19. (Original) The interactive bill-payment system of claim 16, wherein the remote computer nodes are hand-held computers with accessibility to the Internet.

20. (Original) The interactive bill-payment system of claim 16, wherein the second server node stores aggregated bill data on behalf of the user in a connected data repository held externally from the server.

21. (Currently amended) The interactive bill-payment system of claim 20, wherein the bill-payment software interface is linked to a plurality of secondary interfaces provided in the form of ~~hyper-text markup language~~ hypertext markup language.

22. (Currently amended) The interactive bill-payment system of claim 21, wherein the ~~treatments management~~ management of the listed bills ~~in addition to bill payment~~ include at least viewing a full account of the bill, marking that the bill has been paid, deleting the bill, ~~obtaining advice regarding selected treatment of the bill~~ and receiving an alert associated with the bill.

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23. (Currently amended) The interactive bill-payment system of claim 22, wherein obtaining advice regarding selected treatment of the bill includes system recommendations ~~calculated and solution-oriented results.~~

24-34. (Canceled)